Corporation

Company Tracking Number: 08100-2, ET AL.

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life

Adjustable Life

Product Name: CEUL-CEVUL Flat Extra & Unisex DP Informational Filing

Project Name/Number: /08100-2, et al.

## Filing at a Glance

Company: New York Life Insurance and Annuity Corporation

Product Name: CEUL-CEVUL Flat Extra & SERFF Tr Num: NYLC-126012161 State: ArkansasLH

Unisex DP Informational Filing

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 41409

Adjustable Life

Sub-TOI: L09I.001 Single Life Co Tr Num: 08100-2, ET AL. State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Authors: Team Leader, Sean Disposition Date: 02/09/2009

Hebron

Date Submitted: 01/30/2009 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

#### **General Information**

Project Name:

Project Number: 08100-2, et al.

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Overall Rate Impact:

Filing Status Changed: 02/09/2009 Explanation for Other Group Market Type:

State Status Changed: 02/09/2009

Group Market Type:

Deemer Date: Corresponding Filing Tracking Number:

Filing Description:

RE: New York Life Insurance and Annuity Corporation (NYLIAC)

Individual Life Insurance

NAIC #: 826-91596

Corporation

Company Tracking Number: 08100-2, ET AL.

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: CEUL-CEVUL Flat Extra & Unisex DP Informational Filing

Project Name/Number: /08100-2, et al.

FEIN #: 13-3044743

Forms: 08100-2 and 0843-2

Informational Filing

Dear Commissioner:

For your informational purposes, we have enclosed two revised Data Pages that will be used with previously approved policy form 307-100 and 307-43.

Recently, we submitted a Life filing to your Department under the identifying numbers 08100-2.1, et al., which was approved by your Department on 10/15/2008 under NYPX-1258464008. This filing expanded the use of the policies to include Unisex issued cases. The submitted pages were intended to be part of that filing, but were inadvertently omitted. They have been revised to include the 2001 CSO Unisex Mortality table.

Please note that as of the date of this letter, the affected policy forms have never been issued.

We hope that this information is satisfactory and request that you update your files with these revised Data Pages.

If you have any questions, please feel free to contact Diana Moody at 1-888-695-4748 ext. 4064 or via email at dmoody@newyorklife.com.

Sincerely,

Corporate Vice President Individual Life Department Encl.

Corporation

Company Tracking Number: 08100-2, ET AL.

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life

Adjustable Life

Product Name: CEUL-CEVUL Flat Extra & Unisex DP Informational Filing

Project Name/Number: /08100-2, et al.

## **Company and Contact**

#### **Filing Contact Information**

Sindy Marty, Contract Associate III sindy\_marty@newyorklife.com

51 Madison Avenue (212) 576-7389 [Phone] New York, NY 10010 (212) 447-4141[FAX]

**Filing Company Information** 

New York Life Insurance and Annuity CoCode: 91596 State of Domicile: Delaware

Corporation

51 Madison Ave Group Code: 826 Company Type: Life New York, NY 10010 Group Name: NYLIC State ID Number:

(212) 576-4809 ext. [Phone] FEIN Number: 13-3044743

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## **Filing Fees**

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes

Fee Explanation: \$50 per form X 2 forms = \$100.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

New York Life Insurance and Annuity \$100.00 01/30/2009 25380189

Corporation

 SERFF Tracking Number:
 NYLC-126012161
 State:
 Arkansas

 Filing Company:
 New York Life Insurance and Annuity
 State Tracking Number:
 41409

Corporation

Company Tracking Number: 08100-2, ET AL.

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: CEUL-CEVUL Flat Extra & Unisex DP Informational Filing

Project Name/Number: /08100-2, et al.

# **Correspondence Summary**

## **Dispositions**

Status	Created By	Created On	Date Submitted
Approved-	Linda Bird	02/09/2009	02/09/2009

Corporation

Company Tracking Number: 08100-2, ET AL.

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: CEUL-CEVUL Flat Extra & Unisex DP Informational Filing

Project Name/Number: /08100-2, et al.

## **Disposition**

Disposition Date: 02/09/2009

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 NYLC-126012161
 State:
 Arkansas

 Filing Company:
 New York Life Insurance and Annuity
 State Tracking Number:
 41409

Corporation

Company Tracking Number: 08100-2, ET AL.

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: CEUL-CEVUL Flat Extra & Unisex DP Informational Filing

Project Name/Number: /08100-2, et al.

Item Type	Item Name	Item Status	<b>Public Access</b>
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Form	Data Page 2		Yes
Form	Data Page 2		Yes

 SERFF Tracking Number:
 NYLC-126012161
 State:
 Arkansas

 Filing Company:
 New York Life Insurance and Annuity
 State Tracking Number:
 41409

Corporation

Company Tracking Number: 08100-2, ET AL.

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: CEUL-CEVUL Flat Extra & Unisex DP Informational Filing

Project Name/Number: /08100-2, et al.

## **Form Schedule**

Lead Form Number: 08100-2

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
	08100-2	Data/DeclarData Page 2	Revised	Replaced Form #:	0	PG2G.pdf
		ation Pages		07100-2		
				Previous Filing #:		
	0843-2	Data/DeclarData Page 2	Revised	Replaced Form #:	0	PG2G.pdf
		ation Pages		0743-2		
				Previous Filing #:		

#### **POLICY INFORMATION**

Insured: Age and Gender: Class of Risk: [John Doe] [35 Male] [Non-Smoker]

Owner: [XYZ Corporation] Policy Number: [66 000 000]

Policy Date: [December 1, 2007] Issue Date: [December 1, 2007]

Beneficiary: As designated on application, or as subsequently changed in accordance with the change of beneficiary provisions.

Life Insurance Benefit Option [1]

Life Insurance Qualification Test [Cash Value Accumulation Test]

Policy Years and Policy Anniversaries are measured from the Policy Date.

#### PREMIUM INFORMATION

Initial Face Amount: [\$75,000]

Initial Premium Payment Amount: [\$5,929]

Target Premium Amount: [\$2,538]

Planned Premiums payable\* at [annual] intervals: [\$5,929]

Minimum Face Amount: [\$25,000]

Minimum Face Increase Amount [\$1,000]

Minimum Face Decrease Amount [\$1,000]

\* Premiums cannot be paid on or after the Policy Anniversary on which the insured is age 100, which is *December 1, 2072*. Coverage will expire when the Cash Surrender Value is insufficient to cover the Monthly Deduction Charge. Making the Planned Premium payments shown above will not guarantee that the policy will remain in force. The period for which the policy and coverage will continue in force will depend on: (1) the amount, timing and frequency of premium payments; (2) changes in the Life Insurance Benefit Option or the Face Amount; (3) changes in the Monthly Cost of Insurance deductions for the base policy and in the Monthly Cost of Riders attached to this policy, and in any other fee deductions; and (4) loan and partial surrender activity.

The Cash Value will be credited with interest at a rate that we set in advance at least annually. This rate is guaranteed to be at least 3%.

The mortality table referred in Section 9.14 is the Commissioners' 2001 Standard Ordinary Composite, Table-Age Nearest Birthday, Sex Distinct or Unisex Mortality Table.

#### **POLICY INFORMATION**

Insured: Age and Gender: Class of Risk: [John Doe] [35 Male] [Non-Smoker]

Owner: [XYZ Corporation] Policy Number: [66 000 000]

Policy Date: [December 1, 2007] Issue Date: [December 1, 2007]

Beneficiary: As designated on application, or as subsequently changed in accordance with the change of beneficiary provisions.

Life Insurance Benefit Option [1]

Life Insurance Qualification Test [Cash Value Accumulation Test]

The Separate Account is the Corporate Sponsored Variable Universal Life Separate Account - [I]

Policy Years and Policy Anniversaries are measured from the Policy Date.

Business Day is a day that the New York Stock Exchange is open for trading.

#### PREMIUM INFORMATION

Initial Face Amount: [\$75,000]

Initial Premium Amount: [\$5,929]

Target Premium: [\$2,538]

Planned Premiums payable\* at [annual] intervals: [\$5,929]

Minimum Face Amount: \$25,000

Minimum Face Increase Amount \$1,000

Minimum Face Decrease Amount \$1,000

\* Premiums cannot be paid on or after the Policy Anniversary on which the insured is age 100, which is [December 1, 2072]. Coverage will expire when the Cash Surrender Value is insufficient to cover the Monthly Deduction Charge. Making the Planned Premium payments shown above will not guarantee that the policy will remain in force. The period for which the policy and coverage will continue in force will depend on: (1) the amount, timing and frequency of premium payments; (2) changes in the Life Insurance Benefit Option or the Face Amount; (3) changes in the Monthly Cost of Insurance deductions for the base policy and in the Monthly Cost of Riders attached to this policy, and in any other fee deductions; and (4) loan and partial surrender activity.

The mortality table referred to in Section 11.15 is the Commissioners' 2001 Standard Ordinary Composite, Table-Age Nearest Birthday, Sex Distinct or Unisex Mortality Table.

SERFF Tracking Number: NYLC-126012161 State: Arkansas

Filing Company: New York Life Insurance and Annuity

State Tracking Number:

41409

Corporation

Company Tracking Number: 08100-2, ET AL.

L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: CEUL-CEVUL Flat Extra & Unisex DP Informational Filing

Project Name/Number: /08100-2, et al.

## **Rate Information**

TOI:

Rate data does NOT apply to filing.

SERFF Tracking Number: NYLC-126012161 State: Arkansas 41409

Filing Company: New York Life Insurance and Annuity State Tracking Number:

Corporation

Company Tracking Number: 08100-2, ET AL.

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life

Adjustable Life

CEUL-CEVUL Flat Extra & Unisex DP Informational Filing Product Name:

Project Name/Number: /08100-2, et al.

# **Supporting Document Schedules**

**Review Status:** 

Flesch Certification Satisfied -Name: 01/29/2009

Comments: Attachment:

Readability Certification General.pdf

### NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

I certify that this form meets the standards of your State's Readability Laws.

# NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SIGNED

TITLE Corporate Vice President

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DATE January 30, 2009

# NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

Flesch Scores from forms submitted with this filing are:

Form No.	Flesch Score
08100-2.1 to be used with 307-100	51
0843-2.1 to be used with 307-43	51